



Order Filed on June 22, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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U.S. Bank National Association, as Indenture Trustee of
the GMACM Home Equity Loan Trust2006-HE4

In Re:

Edward Overton & Pamela Overton

Debtors.

Case No.: 14-24384 MBK

Adv. No.:

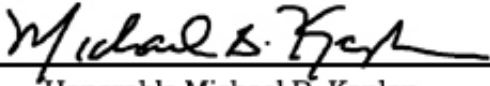
Hearing Date: 6/26/18@ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 22, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Edward Overton, Pamela Overton

Case No: 14-24384 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust2006-HE4, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1 Devonshire Drive, Westampton, NJ, 08060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Donald C. Goins, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 7, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2014 through May 2018 for a total post-petition default of \$15,793.65 (45 @ \$350.97)

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a lump sum payment of \$701.94 directly to Secured Creditor to be received no later than June 18, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$15,091.71 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 20, 2018, directly to Secured Creditor Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

(Page 3)

Debtor: Edward Overton, Pamela Overton

Case No: 14-24384 MBK

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.